Mr. President.—There is no harm in hoping at all.

Mr. K. M. Ibrahim *(Cranganur)*.—The three readings of the Bill have been finished and Madras is our next door neighbour.

Mr. A. Narayana Menon *(Vyttila)*.—In view of the bill which is sought to be introduced in this House will it be pleased to consider the proposal contained in the article referred to?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies)*.—Government will consider it.

Co-operative Societies—Chittur Taluk.

193. **Mr. A. Eachara Menon** *(Chittur Rural)*.—Will the Government be pleased to state:—

(1) how many non-credit co-operative societies are there in the Chittur Taluk;

(2) are there any co-operative stationery societies attached to the High Schools in Chittur.

(3) how many class of societies are there in the State; what are they;

(4) what are the differences between agricultural credit societies and non-agricultural credit societies;

(5) whether any one of the agricultural societies has transactions in manure, implements, seeds and other agricultural necessaries;

(6) what is the financial position of Chittur Union;

(7) whether they would give the particulars regarding member-ship, working capital, loans, deposits in and by the society at Nemmara?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies)*.—(1) Three.

(2) Yes. One attached to the Nemmara High School.

(3) The various kinds of societies are classified as follows:—

1. Central Bank—Short and intermediate financing agency.

2. Land Mortgage Bank—Long term finance.

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3. Institute—Education and Propaganda.
4. Unions—Inspection and supervision.
5. Agricultural credit Societies.
6. Agricultural Societies.
7. Agricultural Marketing Societies.
8. Non-agricultural credit Societies.
9. Consumers' Societies—Stores.
10. Industrial Societies, like Weavers' Societies. Coir works, bell-metal works, etc.
11. Depressed Classes' Societies.
12. Students' Stationery Societies.
13. Poultry Societies.

(4) Agricultural credit Societies mainly exist for promoting the interests of farmers. They are granted loans so as to help them in their agricultural pursuits, such as purchase of seeds, cattle, etc. These societies exist in rural areas and are generally of unlimited liability while non-agricultural credit societies are chiefly organised in Towns and they deal with businessmen and artisans. Here loans are given for shorter periods and these societies are almost all of them of limited liability.

(5) No.

(6) The financial position of the Chittur Union may be seen from the last year's Balance Sheet *(copy appended-Appendix II)*.

(7) The particulars are given below:—(Nemmara Society)

1.	Membership	450
2.	Working capital	Rs. 39,152— 7— 2
3.	Loans issued by	Rs. 29,598—12— 0
4.	Deposits made by	Rs. 98,90— 8—10
5.	Loans and deposits received	Rs. 29562— 4— 8

Mr. A. Eachara Menon *(Chittur Rural)*.—Are there agricultural Credit Societies of the sort mentioned in (4) in Chittur?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies)*.—There are.

LIBRARY ARCHIVES Kerala Legislative Assembly

Mr. A. Narayana Menon *(Vyttila).*—Are there overdues in Chittur?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—No.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—How many agricultural credit societies we have in the State?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—About 140.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—How many marketing Societies are there?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Only one.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—How many Consumers' Societies are there?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—About 10 or 12.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—What is the nature of the working of the agricultural credit societies? Are they working satisfactorily or that they do not serve the purpose for which they have been started?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Their condition is fairly satisfactory. The conditions of these Societies are better than the conditions of the agriculturists themselves.

Mr. P. J. Alexandar *(Palluruthi).*—Where is the agricultural marketing society working?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—At Wadakkancheri.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—How many agriculturist families or individuals are benefited by these credit societies?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—It is too broad a question. Each Member should represent one family. The membership of the agricultural societies alone is somewhere about fourteen thousand.

Mr. P. Govinda Menon *(Adur).*—Are any of these societies organised on communal lines?

LIBRARY ARCHIVES Kerala Legislative Assembly

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Formerly there were a few societies organised on communal lines. Now we have not got them.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—What is their capacity for repayment?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Not regular.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—What is the approximate amount of outstandings of these agriculturists who have taken loans from these societies?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—About 35 per cent is this year's average.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Has the Government enquired into the reasons why the agriculturist was not able to repay the loans in time?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—There are many reasons. The most important is the ignorance of the way in which money should be utilised.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Has the Co operative Department done anything to teach him how he should conduct himself as far as methods of repayment are concerned?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—That was one of the items of work since the inception of the department, and I think Government have partly succeeded.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—If that is successful then how is that 35 per cent is outstanding ?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—If the Hon'ble Member would compare our figures with the figures elsewhere he would find that in some places it is even 100 per cent.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Probably your salvation may be in comparison.

Mr. C. R. Iyyunni *(Trichur South).*—What is the percentage of over dues in societies other than agricultural societies?

LIBRARY ARCHIVES Kerala Legislative Assembly

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Will it be very much less than 35 per cent?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—It is somewhere between 15 and 20 per cent.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Do any of these agricultural societies advance loans of seeds or grains at the time of agricultural operations?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—There are not societies directly dealing in seeds, etc. There are societies which help members to purchase seeds, etc. by advancing money.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—May I know what is the rate of interest charged?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Rate of interest ranges between 6¼ to 9⅜ per cent.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—As far as agricultural credit societies are concerned what is the rate of interest? Is it not all through 12 per cent?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—The maximum is 9 3/8 per cent.

Mr. P. Govinda Menon *(Adur).*—Do these societies enquire whether money taken for purchasing cattle seeds, etc. is actually utilised for the same?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—They have been attempts made in that direction; but that tended to create some ill feeling. Unless there is some better sense of responsibility among the members I do not think that the department or any one else can do much in that direction.

Mr. P. Govinda Menon *(Adur).*—Is the Government aware that loans received from credit societies for such purposes are utilised for non-productive purposes?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Yes.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—With that knowledge of Government will the Government be

LIBRARY ARCHIVES Kerala Legislative Assembly

pleased to advance these agriculturists in kind during agricultural seasons and get it repaid at harvest in kind?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Even now the purpose is served by advancing money.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—It is said that they utilise the money for other purposes.

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—If seeds are given then too they can sell it for money.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—If the agriculturists as a matter of fact require such help will they open seed and manure societies?

Mr. President.—It is open for them to start such societies if they do really want it.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Can we take it if an agricultural society wants to give on credit seeds and grains and collect it back in kind that the department will not certainly stand in the way?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—No, No. The department will not stand in the way.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Is there not an outstanding instance where the department stood in the way of credit societies doing this business?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—There is no instance.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Is not the agricultural society at Desamangalam an instance in point?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Not at all: It was not dealing in it. They went into voluntary liquidation. The department had nothing to do. In fact the department tried their level best to keep it going.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Do the Government say that pressure was not brought upon the society to wind up?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Certainly not.

LIBRARY ARCHIVES Kerala Legislative Assembly

Mr. A. Eachara Menon *(Chittur Rural).*—Government once said that there were no bad debts in seed and manure depots. When they give it as money there is a deficit of 35 per cent. How is it?

Mr. President.—Are you referring to Agricultural loans? We are on the Co-operative Department.

There are 10 consumers' societies. When were they started or when the last one was started?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—The first was started in 1092. I do not know about the last.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—My question is whether there is a stand still in that branch of the co-operative activity.

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—They do not grow as rapidly as the other.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—What is the experience of the department regarding the working of consumers' societies?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—As in all other things there are good, bad and indifferent.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—According to the latest figures what is the extent of the work done by these consumers' societies?

Mr. P. Govinda Menon *(Adur).*—What is the nature of the work done by these consumers' societies?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—That means only stores.

Mr. P. Govinda Menon *(Adur).*—It is not a subscription dinner.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—What is the extent of the work done by these consumers' Societies?

Mr. President.—Do you mean to say that the society itself is a consumer?

LIBRARY ARCHIVES Kerala Legislative Assembly

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—Do these societies do regular work and whether there is regular work done there with the result that these consumers' societies do develop to the advantage of the population?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—The consumers' societies are not organised in villages. They are being started mainly in towns.

Mr. K. Ayyappan *(Ezhuvas South).*—Are the members the consumers themselves?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—It is usual when a set of people almost fairly with common needs when they find a better measure, better sort of provisions and good weight they will organise themselves as a consumers' society.

Mr. P. Kumaran Ezhuthassan *(Wadakkancheri).*—How many weavers' societies are working?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—There are three or four.

Marketing Scheme for Agricultural Commodities—opening depots outside the State.

194. Mr. T. C. Iyyukutty *(Pazhanji).*—Will the Government be pleased to state:—

whether they will take up the Marketing Scheme for arecanut and other agricultural commodities by opening depots outside the State?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—Government do not intend to open depots outside the State now.

Water Service connections—Mattancheri.

195. Mr. M. V. Cherian *(Mattancheri Town-South).*—Will the Government be pleased to state the approximate date when house connections of Alwaye water pipe can be given in Mattancheri?

Mr. V. K. Aravindaksha Menon *(Chief Engineer).*—The Government will be in a position to sanction house service connections from the fresh water mains in Mattancheri in about three months.

LIBRARY ARCHIVES Kerala Legislative Assembly

APPENDIX II.

(*Question No. 193.*)

Balance Sheet.

മുതൽ	സംഖ്യ ക. ണ. സ.			കടം	സംഖ്യ ക. ണ. സ.		
1. കയ്യിരുപ്പ്	2	6	5	പുസ്തകവില കൊടുക്കേണ്ടത്	31	6	4
2. സംഘങ്ങളിൽ നിക്ഷേപം	379	0	0	മൻകൊല്ലങ്ങളിൽ സുപ്രവിഷ്യൻ ഫണ്ട്	506	13	0
3. പലിശ വരേണ്ടത്	1	8	0	ഇക്കൊല്ലത്തെ	43	12	10
4. സെൻട്രൽ ബാങ്ക് ഓഹരി	40	0	0	ആകെ	585	0	2
5. സുപ്രവിഷ്യൻ ഫണ്ട് വരേണ്ടത്	41	11	10				
6. പുസ്തകങ്ങൾ കയ്യിരുപ്പ്	95	13	11				
7. ഫർണിച്ചർ	24	8	0				
ആകെ	585	0	2				

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